

IN RE:

ROCKY J EATON
MEREDITH A EATON
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-22766

Chapter 13

Document No.: 64

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this ____ 17th _____ day of __ November __, 2023 __, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
11/17/23 11:51 am
CLERK
U.S. BANKRUPTCY
COURT - WDP

BY THE COURT:

U.S. BANKRUPTCY JUDGE **dmr**

In re:
Rocky J Eaton
Meredith A Eaton
Debtors

Case No. 18-22766-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 17, 2023

User: auto
Form ID: pdf900

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Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:

Recip ID	Recipient Name and Address
db	#+ Rocky J Eaton, 230 Cranberry Road, Grove City, PA 16127-4632
jdb	+ Meredith A Eaton, 230 Cranberry Road, Grove City, PA 16127-4632
14878359	Butler Pathology Services, 911 East Brady Street, Butler, PA 16001
14878373	+ Federal Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
14878376	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14892122	Phelan Hallinan Diamond & Jones LLP, 1400 One Penn Center, Philadelphia, PA 19103-1814
14969796	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14914014	+ US BANK N.A., et.al., PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAILSTOP: SV01, MT. LAUREL NJ 08054-4624

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 17 2023 23:07:06	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: collecadminbankruptcy@fnni.com	Nov 17 2023 23:08:00	First National Bank of Omaha, 1620 Dodge Street, Stop 3105, Omaha, NE 68197
14878356	+ Email/Text: bncnotifications@pheaa.org	Nov 17 2023 23:08:00	Aes / Suntrust, Po Box 61047, Harrisburg, PA 17106-1047
14880213	Email/Text: ally@ebn.phinsolutions.com	Nov 17 2023 23:07:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14878357	+ Email/Text: ally@ebn.phinsolutions.com	Nov 17 2023 23:07:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14878358	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 17 2023 23:08:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14878360	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 17 2023 23:07:01	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14878362	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 17 2023 23:07:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
14904353	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 17 2023 23:17:21	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14912811	Email/PDF: bncnotices@becket-lee.com	Nov 17 2023 23:17:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14916745	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 17 2023 23:17:35	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14878363	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 17 2023 23:08:00	Collection Service Center, 839 5th Avenue, New

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			Kensington, PA 15068-6303
14878364	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2023 23:08:00	Comenity Bank / Giant Eagle, Po Box 182789, Columbus, OH 43218-2789
14878365	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2023 23:08:00	Comenity Bank / Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
14878366	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2023 23:08:00	Comenity Bank / New York & Company, Po Box 182789, Columbus, OH 43218-2789
14878367	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2023 23:08:00	Comenity Bank / Peebles, Po Box 182789, Columbus, OH 43218-2789
14878368	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2023 23:08:00	Comenity Bank / Victoria's Secret, Po Box 182789, Columbus, OH 43218-2789
14878369	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2023 23:08:00	Comenity Bank / Woman Within, Po Box 182789, Columbus, OH 43218-2789
14878370	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2023 23:08:00	Comenity Capital Bank / HSN, Po Box 182120, Columbus, OH 43218-2120
14878371	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2023 23:08:00	Comenity Capital Bank / Premier Design, Po Box 182120, Columbus, OH 43218-2120
14878372	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 17 2023 23:17:33	Dsnb Macys, Po Box 8218, Mason, OH 45040
14905649	Email/Text: bnc-quantum@quantum3group.com	Nov 17 2023 23:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15061153	Email/Text: ECMCBKNotices@ecmc.org	Nov 17 2023 23:08:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14884642	Email/Text: collecadminbankruptcy@fnni.com	Nov 17 2023 23:08:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14878374	Email/Text: collecadminbankruptcy@fnni.com	Nov 17 2023 23:08:00	Fnb Omaha, Po Box 3412, Omaha, NE 68103
14892120	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 17 2023 23:08:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14878361	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 17 2023 23:17:37	Chase Card, Po Box 15298, Wilmington, DE 19850
14878375	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 17 2023 23:08:00	Kay Jewelers / Genesis, Po Box 4485, Beaverton, OR 97076-4485
14901473	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2023 23:08:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14878377	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2023 23:08:00	Midland Funding LLC, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2710
14878378	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 17 2023 23:07:00	Nissan Motor Acceptance, Po Box 660360, Dallas, TX 75266-0360
14880929	Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 17 2023 23:07:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14890231	+ Email/Text: bncnotifications@pheaa.org	Nov 17 2023 23:08:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14878380	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2023 23:07:00	Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14878381	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2023 23:07:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14912965	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2023 23:07:03	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14879116	+ Email/PDF: rmscedi@recoverycorp.com	Nov 17 2023 23:05:50	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14924461	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 17 2023 23:08:00	Penn Power, 5001 NASA Boulevard, Fairmont,

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			WV 26554-8248
14878379	+ Email/Text: BKEBN-Notifications@ocwen.com	Nov 17 2023 23:07:00	Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
14878382	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2023 23:07:04	Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
14912147	Email/Text: bnc-quantum@quantum3group.com	Nov 17 2023 23:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14879796	Email/Text: bnc-quantum@quantum3group.com	Nov 17 2023 23:08:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14878383	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 17 2023 23:17:38	Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14878384	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 17 2023 23:17:38	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14878385	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 17 2023 23:17:30	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14878386	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 17 2023 23:07:04	Syncb / Lowes, Po Box 965005, Orlando, FL 32896-5005
14878387	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 17 2023 23:17:22	Syncb / Paypal Smart Consumer, Po Box 965005, Orlando, FL 32896-5005
14878388	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 17 2023 23:17:22	Syncb / QVC, Po Box 965018, Orlando, FL 32896-5018
14878389	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 17 2023 23:07:03	Syncb / Sams Club, Po Box 965005, Orlando, FL 32896-5005
14878390	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 17 2023 23:07:03	Syncb / Toys R Us, Po Box 965005, Orlando, FL 32896-5005
14878391	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 17 2023 23:06:40	Syncb / Walmart Dc, Po Box 965024, Orlando, FL 32896-5024
14878392	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 17 2023 23:17:30	Syncb Home, Po Box 965036, Orlando, FL 32896-5036
14878393	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 17 2023 23:17:37	Synchrony Bank, 950 Forrer Boulevard, Kettering, OH 45420-1469
14916711	+ Email/Text: bncmail@w-legal.com	Nov 17 2023 23:08:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14878394	+ Email/Text: bncmail@w-legal.com	Nov 17 2023 23:08:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
14897490	Email/Text: electronicbkydocs@nelnet.net	Nov 17 2023 23:08:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI, 53708-8973
15623958	+ Email/Text: electronicbkydocs@nelnet.net	Nov 17 2023 23:08:00	UNITED STATES DEPARTMENT OF EDUCATION C/O NELNET, 121 S 13TH STREET, LINCOLN NE 68508-1904
14878395	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 17 2023 23:08:00	Us Bank, 4325 17th Avenue South, Fargo, ND 58125
15566949	+ Email/Text: EBN@edfinancial.com	Nov 17 2023 23:07:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14878396	+ Email/Text: electronicbkydocs@nelnet.net	Nov 17 2023 23:08:00	Us Department Of Education / Glelsi, Po Box 7860, Madison, WI 53707-7860
14912241	Email/PDF: ebn_ais@aisinfo.com	Nov 17 2023 23:17:22	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14878397	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		

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		Nov 17 2023 23:17:30	Wells Fargo / Dillard, Po Box 14517, Des Moines, IA 50306-3517
14892268	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Nov 17 2023 23:17:20	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14916402	Email/PDF: bncnotices@becket-lee.com		
		Nov 17 2023 23:17:23	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 64

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		US BANK N.A. AS TRUSTEE ET. AL.
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14892119	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14892121	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Meredith A Eaton dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Rocky J Eaton dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor US BANK N.A. AS TRUSTEE ET. AL. jblank@pincuslaw.com brausch@pincuslaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6